

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kimuel D Villanova, Sr  
Debtor

Case No. 14-03038-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: TWilson  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db #+Kimuel D Villanova, Sr, 108 South Broad Street, New Freedom, PA 17349-9669  
cr +Credit Union Mortgage Association, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC,  
3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
4512153 +BALTIMORE CITY COUNTY TAX, C/O STEFAN B. ADES, LLC, 3604 EASTERN AVENUE, #300,  
BALTIMORE, MD 21224-4205  
4512154 +BALTIMORE CITY FINANCE COLLECTION D, 200 HOLLIDAY STREET, BALTIMORE, MD 21202-3618  
4512155 BAY STATE MEDICAL, P.O. BOX 129, THOROFARE, NJ 08086-0129  
4512156 BGE, P.O. BOX 13070, PHILADELPHIA, PA 19101-3070  
4543533 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4512158 +CITY OF BALTIMORE, DEPT OF FINANCE, BUREAU OF REV, 200 HOLLIDAY STREET,  
BALTIMORE, MD 21202-3618  
4512160 +CREDIT UNION MORTGAGE ASSOCIATION, P.O. BOX 1145, FAIRFAX, VA 22038-1145  
4564864 +Colonial Savings, F.A. as Servicer for, Tower Federal Credit Union,  
2626 West Freeway Building B., Fort Worth, TX 76102-7109  
4577063 +Mayor and City Council of Baltimore, Dept of Finance Abel Wolman Bldg, 200 Holliday Street,  
Baltimore, MD 21202-3618  
4512164 +NORTHLAND GROUP, INC, P.O. BOX 390846, MAIL CODE CVR29, MINNEAPOLIS, MN 55439-0846  
4512165 +OSS HEALTH, P.O. BOX 12854, PHILADELPHIA, PA 19176-0854  
4512166 +PA DEPARTMENT OF REVENUE, 1 REVENUE PLACE, HARRISBURG, PA 17120-0001  
4512167 THE HOME DEPOT CONSUMER CREDIT CARD, CITI CARDS, P.O. BOX 790345,  
SAINT LOUIS, MO 63179-0345  
4512168 +THE OFFICE OF THE UNITED STATES TRU, 228 WALNUT STREET, SUITE 1190,  
HARRISBURG, PA 17101-1722  
4512174 +YORK HOSPITAL, C/O NATIONAL RECOVERY, P.O. BOX 67015, HARRISBURG, PA 17106-7015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4512157 EDI: ARSN.COM Jan 05 2018 18:58:00 CAPITAL ONE, C/O ARS NATIONAL SERVICES, INC,  
PO BOX 463023, ESCONDIDO, CA 92046-3023  
4512159 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 05 2018 18:59:30 COLONIAL SAVINGS,  
P.O. BOX 2988, FORT WORTH, TX 76113-2988  
4527102 EDI: CAPITALONE.COM Jan 05 2018 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4517881 +E-mail/Text: bankruptcy@cavps.com Jan 05 2018 18:59:28 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4512162 EDI: IRS.COM Jan 05 2018 18:58:00 INTERNAL REVENUE SERVICE, P.O. BOX 804527,  
CINCINNATI, OH 45280-4527  
4512163 EDI: TSYS2.COM Jan 05 2018 18:58:00 JUNIPER, CARD SERVICES, P.O. BOX 13337,  
PHILADELPHIA, PA 19101-3337  
4559035 EDI: PRA.COM Jan 05 2018 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4628519 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 05 2018 18:59:20  
Pennsylvania Department of Revenue, Attn: Jennifer Cadenhead, Bureau of Compliance,  
P. O. Box 280946, Harrisburg, PA 17128-0946  
4545034 EDI: NEXTEL.COM Jan 05 2018 18:58:00 Sprint Correspondence, Attn Bankruptcy Dept,  
PO Box 7949, Overland Park KS 66207-0949  
4512169 E-mail/Text: collections@towerfcu.org Jan 05 2018 18:59:15 TOWER FEDERAL CREDIT UNION,  
P.O. BOX 123, ANNAPOLIS JUNCTION, MD 20701-0123  
4512171 EDI: WFFC.COM Jan 05 2018 18:58:00 WELLS FARGO BANK, N.A., P.O. BOX 25341,  
SANTA ANA, CA 92799-5341  
4516964 EDI: WFFC.COM Jan 05 2018 18:58:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,  
P.O. Box 19657, Irvine, CA 92623-9657  
4565008 +E-mail/Text: jwishard@congressionalfcu.org Jan 05 2018 18:59:24  
Wright Patman Congressional FCU, P.O. Box 23267, Washington, DC 20026-3267  
4512173 E-mail/Text: kcm@yatb.com Jan 05 2018 18:58:39 YORK ADAMS TAX BUREAU,  
1405 NORTH DUKE STREET, P.O. BOX 15627, YORK, PA 17405-0156

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4512170\* +KIMUEL D. VILLANOVA, SR, 108 SOUTH BROAD STREET, NEW FREEDOM, PA 17349-9669  
4512152 ##+ANTHONY T. MCBETH, 407 NORTH FRONT STREET, FIRST FLOOR, HARRISBURG, PA 17101-1221  
4512161 ##+GEORGE KASSOLIS, DDS, 16940 YORK ROAD, #203, MONKTON, MD 21111-1095  
4512172 ##+YOLANDA VILLANOVA, 108 SOUTH BROAD STREET, NEW FREEDOM, PA 17349-9669

TOTALS: 0, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Anthony Todd McBeth on behalf of Debtor 1 Kimuel D Villanova, Sr atmlaw1@verizon.net  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor Colonial Savings, F.A. as Servicer for TOWER FCU  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor Credit Union Mortgage Association pa-bk@logs.com  
Thomas I Puleo on behalf of Creditor Colonial Savings, F.A. as Servicer for TOWER FCU  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Kimuel D Villanova Sr  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5644**

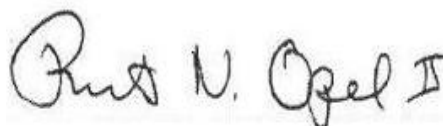
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-03038-RNO****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimuel D Villanova Sr  
aka Kim D Villanova, aka Kimuel Villanueva, aka Jay  
Villanueva

January 5, 2018**By the  
court:**

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**